Research Synopsis

Name of the Topic:

Financial Inclusion and Quality Life of Tribal under LAMPS: a Study on Jalpaiguri & Darjeeling Districts.

[Key Words: Micro Credit, LAMPS, Social Progress Index, Co-operatives, Tribes]

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1. Introduction:

Co-operation in terms of economic system is a strategic way to reconcile the gap between capitalism and socialism. It is being exist because of felt need of community or society as a medium to empower people. With the Co-operative Society Act in 1904 the system introduced in Indian economic system, specially to develop village and small enterprises, moreover enhance the opportunities for backward region. The first Prime Minister of India Pandit Jawahar Lal Nehru considered village Panchayat, village school and village co-operatives as the three pillars of Indian socio-economic structure. (Pathak,1990). Co- operative societies are the platform towards common people to bring their local resources and meet their need. In post-independence era the fifth and seventh Five Year Plan emphasized on co-operatives as instrument of integrated backward area and village development. It was all regard to improve the economic and social life of financially and socially deprived people. The co-operatives are basically close to democratic way of economic progress, which reflects the credibility of Indian values.

1.1 Co-operative Movement in India:

Indian economy is mainly depended upon agriculture, since over 60% of total population has been involved in agricultural sector or related sector. The Indian co-operative movement also being established at early stage to uplift the agricultural sector and allied industries. But gradually it has expanded towards many different small industrial developments, such as fisheries, dairy, cottage, housing etc. Those co-operatives societies started to finance rural sector economic development and market product. But there after it has established the mean of social structural development and started to fulfill different need of community like creating awareness, skill development, empowering women, forming community base organizations, funding rural enterprise, distributions of goods along with encouraging locally made crafts and products, traditional job etc. Till the end of twentieth century the co-operatives in India accomplished the golden utility to promoting economic and social change.

1.2 Financial Inclusion and Co-operatives:

The concept of financial inclusion indicate the participation and inclusion of all marginalized and backward population in all kind of economic activities to meet the sustainable growth of backward through income generation, so they may meet their basic choices. The financial

inclusion is empowering all underprivileged groups or region to provide credit facility, investment opportunities and awareness or financial literacy in affordable way. Banking and related activities are mostly used approaches of financial inclusion, but still the process does not limit itself only with that. The Planning Commission (2009) demonstrated the process of financial inclusion as beyond banking only approach, which recommended producing access of all kind of financial services incorporating credit in minimum rate of interest, savings and insurance to the disadvantages and weaker section of the society. It refers that financial services should able to meet the standard for living of all section of people in the society. The government of India suggested financial inclusion as to providing credit facility with affordable cost, in timely and informed way to the weaker people in meeting their economic gaps and to give a push to live life with minimum quality. The approach refers the need of trainings and inputs with the credit services for all section belongs to the backward class, women, disabled and others. The above discussion indicates that credit has an significant role in financial inclusion and India has been struggling to disseminate credits to the weaker section. The penetration of financial inclusion is lacking due to mainly supply issues evolved because of lack of banks in rural or remote area and low rate credit scheme provided by commercial banks and also financial literacy throughout the country, especially among rural people. The Reserve Bank and Indian Government instrumented different policies and programme since 2005 to increase the growth of financial inclusion across the country. Emphasis has given to promoting SHGs and Bank linkage, Kisan Credit Card, digital banking and ATM facility, Regional Rural Bank and different micro lone to ensure the economic activities of individuals in rural areas and among different groups of the society like women, youth from economically challenged section etc. Though the process of financial inclusion started right after 1950s, while the "*All India Rural Credit Survey"* completed and figured out extreme gap in rural and urban economic and social life. But the disparities of rural and remote area financing is existing in our country.

The Ministry of Finance, Government of India and Credit Rating Information Services of India Limited (CRISIL) a global rating agency introduced CRISIL Inclusix, an measuring index of financial inclusion of India. The index (2011) clearly illustrated the regional gaps in the progress of financial inclusion. The index measured as 40.1 score out of maximum point of 100 for the whole country, which is referring below average performance in promoting financial inclusion. There are only seven states such as Himachal Pradesh, Punjab, Karnataka, Kerala,

Andhra Pradesh, Tamil Nadu and Goa. None of other states cross the higher score rather holds the status below average score in terms of establishing participation of all sections of people with credit delivery and investment or savings.

In this situation the role of co-operatives banks and credit co-operative societies has got attainable importance. The model and movement of credit co-operatives has reflected the strong relevance to finance the socially, regionally and economically challenged groups and alleviate poverty. The co-operatives have much more participation from its beneficiaries and also it is driven by innovation within itself. The grass-root level of organizing, management, micro-level programs and non-profit structure has given co-operatives more welfare based social institution and may perform better for financial inclusion. With this regard the co-operatives societies may enhance decentralized and issue specific credit by facilitating banks, consultancy services and investment from the members. It has all potentiality to expand non-farm based and agricultural economic activities and improve the productivity of the particular sector of concern and the life standard of its members including dependents of members.

1.3 Tribal Co-operatives in India:

Different co-operatives in India intending the development of different section of people and sector and it is considered as the best mean to bring radical improvement in tribal life and livelihood. The tribal are one of the weaker sections of the country and as per census of 2011 tribes are 8.6% of total populations. Although India is 2nd highest in terms of tribal population in the world. In India tribal are being exploited by money lenders, middlemen and traders since a longer period. Due to proper credit facilities, marketing and skill based support it is difficult for tribal people to accumulate strong socio-economic foundation. In this context the Indian Government introduced a unique form of co-operative society to finance and support tribal entrepreneurship and traditional forest produce along with agriculture; called the Large-Scale Adivasi Multi-purpose Co-operatives Societies or LAMPS.

A study team under Shri KS Bawa in 1971 administrated by the government of India recommended the requirement of tribal co-operative as the form of LAMPS in different indigenous region to undertake multiple and diverse activities, such as providing micro-credit, promoting tribal enterprises, distributing products and develop skill, moreover bring large

number of tribes under one umbrella. The set-up had instrumented at the year of 1974. The Bawa committee also recommended to set-up state level tribal development co-operatives corporations to manage and facilitate LAMPS. The LAMPS has been working in block level and manage various kinds of credit facilities and consumer distributions.

1.4 Quality of Life under LAMPS:

LAMPS have been recognized to generate employment and to provide maximum assistance to tribal. The programme initiated to promote aid and micro-credit in order to uplift various traditional works like sericulture, piggery, pottery, apiculture etc. They also assess the need of region and make all state instruments and scheme easier to access. This determination helps to reduce the involvement of any outer body like money lender or middleman into tribal affairs.

LAMPS are also supposed to invite different activities according to the situation of the particular region to enhance sustainable socio-ecological development. They promote irrigation, soil conservation, forest management etc. in tribal region to secure environmental stability, control flood and other natural calamities. The co-operative body also gives fertilizer and grain seed to tribal as a part of economic development of tribes. This all pattern of working activities facilitate improvement of quality of life in tribal region. LAMPS consider local resources of a community to promote skill enhancement training programme and accumulating employability. The project supposed to create human capital in tribal area. In many place LAMPS encourage rural banking and lone to the tribal community. People participation is another dimension of these activities, since it seeks maximum number of members with different activities. It has been bridging the gap between region to region and establishing inclusive local level growth and improvement. In brooder sense LAMPS fulfilling the process of decentralized socio-economic development.

1.5 LAMPS in West Bengal:

In West Bengal the LAMPS have been functioning under state level foundation called West Bengal Tribal Development Co-operatives Corporation Limited, which is formed to guide and assistance to all LAMPS. Basically LAMPS to be organized in Integrated Tribal Development Project (ITDP) Area where minimum population should be 10,000 and among the total population 50% is belongs to tribal community. But in West Bengal LAMPS is being initiated in

both ITDP area and non-ITDP area from 2007. In West Bengal 500 ST are required from 500 families and in hill region the number of ST people require is 300 to organize a LAMPS.

In 1973 the Belpahari LAMPS Ltd. was the first set-up in West Bengal. Till 2013 155 LAMPS has been registered in this state. The total number of tribal member of LAMPS in this state is 4,44,285 and out of those the percentage of women member is almost 50%.

1.6 Details of LAMPS in West Bengal:

Name of the District	Name of The Region	Number of LAMPS	Number of ST members		Total number of members including SC and ST
			Male	Female	
West Midnapur	Jhargram R.O.	21	33645	24243	62227
East Midnapur	Kolkata	1	639	693	1432
Purulia	Purulia R.O.	23	41,292	37,970	86,953
Bankura	Bankura R.O.	19	30,680	23,603	56,725
Birbhum	Suri B.O.	12	10,766	11,881	29,000
Mueshidabad	Suri B.O.	3	2362	2754	5,810
Bardwan	Bardwan B.O.	7	6,264	7,618	14,327
Hoogly	Bardwan B.O.	3	6,759	6,394	13,284
North 24 Parganas	Kolkata	3	5,859	8,114	16,652
South 24 Parganas	Kolkata	3	2,020	3,263	5,283
Malda	Malda BO	10	11,544	15,586	29,032
Uttar Dinajpur	Malda	3	5,910	6,154	14,421
Dakshin Dinajpur	Balurghat BO	16	24,361	28,653	53,423
Jalpaiguri	Jalpaiguri	16	10,141	8,746	21,111
Derjeeling	Jalpaiguri	4	3,772	4,992	9,584
Alipurduar	Jalpaiguri	4	11,482	12,560	25,021

Source: http://www.wbtdcc.gov.in/lamps.htm, 29/8/2015

1.7 Different Projects under LAMPS in West Bengal:

Along with different commercial and entrepreneurial programme the LAMPS of West Bengal has been undertaken socio-cultural empowerment programme for tribal in various districts.

Following are the activities implemented to improving the quality of life of tribal by WBTDCC Ltd. through LAMPS of West Bengal.

a. **Non Timber Forest Produces (NTFP):**

Top priority is attached to NTFP operation as they provide seasonal employment to tribal people living in close proximity to forests. The operation is confined to Bankura , Purulia and West Medinipur only and relates to Kendu leaf and Sal seeds collection. While the Kendu leaves collection including pruning provides employment the tribal people most of whom are women , for a period of 90 days (pruning – January & February , collection of Kendu leaves- Mid-April to May), Sal seeds collections gives employment for 30 days from middle of May to end of June. On an average a collector (Kendu leaves as well as Sal seeds) earns as amount of Rs. 150/- per day.

b. **LAC Project (An innovative approach to lac cultivation):**

The Corporation was on the lookout for exploring some other possibilities for alternate minor forest produce along with the existing ones. During such endeavour, it came to the notice of the Corporation that Indian Institute of Natural Resins and Gums (IINRG), Ranchi has been successful in cultivation of lac in a short height plant namely "Flemingia Semialata" instead of traditional Lac host plants like Kusum, Palash, Kul etc. which are on the decrease due to deforestation. It has been tested and proved by IINRG that such farming commands a potential and fast growing global market with a bright prospect. Convinced of the potential of lac cultivation, the Corporation has undertaken during the current crop year a research and development initiative at Gopiballavpur-1 block of Paschim Medinipur district. The initiative has been launched on a research basis on a stretch of 25 acres of fallow land out of adjoining 500 acres of barren land which may subsequently be covered.

c. **Adibasi Mahila Sashaktikaran Yojna (AMSY):**

AMSY is a micro credit project implemented by LAMPS since 2003-2004 for empowering the poor tribal women, offering loans as well as subsidy facilities on easy terms for poverty alleviation and generating self employment. The maximum project cost involved is Rs 50,000 with the provision for subsidy upto 50 percent, subject to a maximum of Rs 10,000. The loan is granted at an interest rate of only 3%. The AMSY

covers schemes like sal leaf plates making, grocery, paddy husking, goatery, piggery, house dairy, and various such schemes suitable and cost effective for the tribals. Schemes under AMSY have proved to be highly effective for economic development of the poor tribals because the schemes are executed entirely by the tribal women who unlike their male counterpart, plan for the future. Technical trainings are also provided to facilitate proper implementation of the projects.

d. Micro Credit:

In parallel to AMSY and Disha under TSP, WBTDCC has taken up micro credit schemes from the financial year 2010-11. 8683 numbers of beneficiaries (families) in the districts of Jalpaiguri, Malda, Uttar & Dakshin Dinajpur and Bankura was identified for agriculture and allied activities under the scheme. This scheme, being entirely a short term loan based project without any subsidy component unlike AMSY and Disha at a very low rate of interest, has been targeted to impart a sense of self reliance without subsidy-relief to which the tribals have been used. The Corporation has planned that these SHGs, after their successful execution of the schemes and repayment of loan thereof will be entitled to further support under TSP.

e. TSP(Disha):

During the current financial year, WBTDCC has launched a scheme under the nomenclature of Disha through Self Help Groups (SHGs), each comprising 10 beneficiaries. Each group is being provided with Rs.1 lac subsidy. 500 groups were identified in the three districts of Bankura, Purulia and Pashchim Medinipur. These tribal SHGs have been tutored to compulsorily deposit a part of the income generated from investing the money in their own account in the LAMPS, which will serve as a revolving capital for the beneficiary SHGs. Keeping in view the long run advantage of the tribal population, this has been a unique approach of WBTDCC in utilizing the TSP fund. As at the end of the previous financial year, the Corporation has provided funds to 470 SHGs with an aggregated amount of Rs.526.40 lacs.

f. Village Grain Bank

The concept of grain bank came into being with a view to safeguard the poor tribal people against starvation during any natural calamity or lean season when they do not have any earning opportunity and hence no income to obtain even their daily food

requirement. Such people in need of food may borrow food grain from their village grain bank set up within the locality and again repay back when they start earning. Each grain bank caters to the need of 30-40 tribal families. One quintal of food grain is allotted per family as a one time grant. So far we are having 955 such grain banks operating under LAMPS throughout West Bengal.

g. Activities of Inspection Section:

The objective of this section is to provide guidance and support to LAMPS for better management of the affairs of the society. To make them understand their duties and obligations, the procedure of book keeping, maintenance of accounts, management of properties and funds of the society, deployment of deposits, face audit, inspection and enquiry etc. etc. Besides, eligibility for membership and privileges, liabilities and obligations of members, filing and settlement of disputes, making and amendment of bye-laws, holding of elections, recruitment of staff and framing of their service conditions, undertaking of economic activities, recovery of sums due etc. etc. are the subjects on which the authorities and employees of LAMPS are guided.

The guidance is provided through various mechanism such as, organization of training and workshop, holding of enquiry and inspection, issue of executive orders etc. etc. Guidance or advices on any issue sought for by any LAMPS are also provided through general correspondence.

h. Training Programs

For all round development in the activities of LAMPS different types of training programmes under different nomenclatures are organized throughout the year for the directors including office bearers, employees and members including SHG members of LAMPS. Training included management development camp, leadership development training, short term courses on different purpose and awareness building.

i. ICDS Food Supply:

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Apart from all these activities LAMPS are running mini bank in different block, housing plan and programme and organize cultural programme and recreation activities. They promotes voluntary work in community. These all activities together facilitating holistic development of tribal people.

The LAMPS since 1974 has come through a long way towards socio-economic development of tribal region. It is being facilitating all kind of assistance to procure row material, micro-credit to set-up agricultural activities and enterprise, market tribe's ethnic industries etc. Their activities and focus use to modify state to state and region to region as the local need. Though it has constructed a wider space to the tribal, but still need to require further improvement in all spare of its management and process.

2. Statement of the Problem:

The brief discussion on LAMPS of West Bengal as well as the entire Nation is reflecting the major focus and policies of the project. The programme initiated as recommended by Bewa Committee has been made several efforts to improve the quality of life in tribal region. Many times it got success in various states. But still there are innumerable challenges before LAMPS and its members. The project is lacking behind through different area such as management, organizational structure, fund transformations, releasing micro-credit etc. Moreover the LAMPS in West Bengal are expected to reform financial opportunities and agricultural enterprises in tribal area. But in many areas this form of LAMPS is ignored and also are not enhancing the proper reliability of the project. Many schemes and intensives which are being implemented in

tribal region are declining due to improper monitoring. The LAMPS are not able to assist its entire member because of lack of fund to deliver schemes. There are members who are enjoying the benefit of various schemes, whereas there are number of members who are still waiting to get the benefits.

The micro-finance and marketing of products are two unique facilities under LAMPS. These facilities are to expand the banking services, investment, credit disbursement, non-farm based production and savings opportunities of tribal to enhance the equity between mainstreamed region and under developed area, especially to bridge the economic imbalance. West Bengal Tribal Co-operatives Development Corporation Ltd. has been instrumented micro-credit scheme to support business activities as well as agricultural related activities of LAMPS's members. But in many cases LAMPS of different districts are not strengthening the expected diverse opportunities to set-up the process of financial inclusion. Beside that government has initiated micro-credit project to meet the basic need of tribal people and improve livelihood. They supposed to expand their choices and get basic education, health and income generation. In this context it is need to evaluate the functioning of LAMPS and its management. The study will generate in depth information regard to financial activities under basic support from LAMPS, the micro-credit distribution among the members to meet their choices and the basic socio-economic improvement of tribal in day to day life. This study will frame the progress of LAMPS with attention to the various micro-credit projects and financial opportunities such as banking, business, investment carried out by the members, savings and income generation created by the LAMPS and potential effects upon its members to enhance their quality of life in terms of access of health cares, education, earnings, democratic participation, women empowerment and living environment.

3. The Operational Definition of Terms:

3.1. Financial Inclusion:

According to the CRISIL Inclusix (2011) the financial inclusion could be measured upon three major dimensions, e.g. branch penetration, credit penetration and deposit penetration. The present study covers the process and potentiality of financial inclusion under LAMPS of selected districts and moreover selected LAMPS Branches of West Bengal, where identifying the number of branches of LAMPS is irrelevant towards the

objectives of the study. Therefore the perception of present study has been required last two dimensions figured out by the CRISIL Inclusix- the credit penetration and deposit penetration with mentioned parameters of the present study.

Parameters of Credit Penetration	**Significance**
Number of credit/lone account from the LAMPS members.	Measure the access of credit facility to the members.
Credit consumption pattern of members of LAMPS in terms of gender, small farmers, seasonal labours & youths belongs to 15-29 age groups (as per National Youth Policy 2014, India).	Equity and equality measuring parameter

Parameters of Deposit Penetration	**Significance**
Number of savings or deposit accounts of LAMPS members	Measure the extent access of savings opportunities.
Insurance opted by the LAMPS members e.g. health Insurance, life Insurance, disasters or accidental Insurance.	To understand the security issue and mitigation.
Investment of LAMPS members in different agricultural or non-agricultural economical activities.	To measure the income generation process.

3.2. Quality Life:

Quality of life generally indicate the well-being of individual in terms of economic, social and political consequences. The widely used measurement parameter of quality of life is the Human Development Index, which has been identified three major dimensions of quality of life, such as life expectancy, income and education or knowledge. Beside that there are different indexes and parameters introduced by various international level elite organizations to analyzed the quality of life with different perception like physical, psychological and socio-cultural component as per

their field requirements. The concept of quality life suggest not only employment but along with the opportunities to exercise all rights and accessing the minimum level of choices e.g. advance education, health care, environment etc. The present study has been more focused on the improvement of physical life standard through financial inclusion under LAMPS. Therefore to enhance in depth and specific analysis of quality life, the present research refers the Social Progress Index developed by Social Progress Imperative. The Index focused more on specific social quality of people rather economic. The index basically stands upon the theories of Amartya Sen, Douglass North and Joseph Stiglitz, which formulated the measurement of quality of life with the effects of three demines such as Basic Human Needs, Foundation of Wellbeing and Opportunity. The parameters identified for the present study is mentioned below-

Basic Human Needs	**Foundation of Wellbeing**	**Opportunity**
Water & Sanitation- a. Access of piped water. b. Access of improved water sources c. Access of improved sanitation system ***Shelter-*** a. Availability of housing b. Access to electricity. c. Access of improved cooking system.	***Access to basic knowledge-*** a. Literacy rate b. School enrollment of children c. Enrollment in higher education of offspring ***Access to awareness, information and communication-*** a. Access of required training b. Access of telephone/mobile communication ***Health & Wellness-*** a. Premature death in Family in recent b. Affection of various diseases in family. c. Women and child health d. Adequate nutrition.	***Personal Rights-*** a. Extent of participation b. Private property expansion. ***Personal choices-*** a. Freedom to opt economic activity. b. Discrimination against weaker groups.

4. Review of Literature:

The literature review is an integral part of the research process and makes a valuable contribution to almost every operational step. It has value even before the first step; that is, when the researcher is merely thinking about a research question that he/ she may want to find answer to through his/ her research journey. Literature review has the following major roles: it provides a theoretical background to his/her research study. It helps him/her to establish the links between what he/she is proposing to examine and what has already been studied. It helps him/her to show how his/her findings have contributed to the existing body of knowledge in his/her study. It helps researcher to integrate his/ her research finding into existing body of knowledge.

The section will focus on framing a structural and relevant apprises by reviewing various literatures, regarding the co-operatives services in Indian context and towards tribal development to develop theoretical foundation of the study. The followings are brief interpretation of different literatures and writings based on the relevance of the present study.

Co-operatives are different from any other economic institution due to its social context and need based approach. To support this statement Majee & Hoyt (2011) discussed the major principles in their writings. Those principles are voluntary and open membership, democratic control over members, economic participation of members, autonomy & independence, education & awareness, training, skill development, community concern and holistic socio-economic changes among members as ultimate aim. In addition they said that the co-operatives promote self-reliant, self-responsibility and equality to fulfill basic needs of members. It also addresses group need and community efforts and generates employments within the community.

Traditional products or local small and micro produces brings more surplus, business opportunities under collective action, made by co-operatives societies. Locality specific need could be fulfilled through this structure of economic system, which is being noticed by Gertler (2004). As he described co-operatives are strongly connected with the local communities and its members are from the community, may be partner or employee of the co-operative society. This bonding effect the functioning and operation of co-operatives, which has direct and indirect affect the quality of life of the community. Because the co-operatives are rooted and invested for the community and by the community.

Globalization and free market has been expanded the area for co-operatives. Many times it is being experienced good management and diversified opportunities enable even indigenous products under co-operatives system into global economy. Burke (2010) recognized an indigenous co-operatives service in Brazil, named Amazoncoop while his study. The co-operative society began with the support of the Body Shop Foundation in 1998 towards a mission of sustainable development of indigenous people throughout the area. This society develops tribal to enhance their self-sufficiency in global arena without losing their cultural identity, due to local made products and traditional economic activities. The international support from the Body Shop Foundation it has established ethno-tourism and eco-tourism in their area and also set-up lodge. As local need AmazonCoop sells Brazil-nut and herbal medicine to the Body Shop and beside that the society provides internet facilities to the local city Alta-Mira. Those economic activities support various government projects and Brazil-nut harvesting to meet social development. The tourism and lodge sector get their benefit to facilitate education, sanitation and land security for the local tribal. But the set-up facing challenges from its diverted leadership at local level; since they have not been able to bring the co-operatives value to manage the society. At the same time networking with international corporate organization is bringing vulnerable situation for local tribes as they are getting more dependent on outside, which is effecting the participation and local level decision making negatively.

The most important system of Micro financing based on co-operatives services is the Grameen Bank of Bangladesh, which has been empowering rural people and women self-help by breaking the interlocked capital and labour market, is playing a significant role to alleviate rural poverty. Md. Yunus (1998) first developed this system of co-operatives banking services to enable poor to access micro-finance. The system basically mean to reduce financial exclusion of poor and needy in rural area, to achieve efficient rural self-reliant economy. The author indicated that interlocking market, where all rural people were trapped with the middlemen and money lender and compelled to sell their products with minimum surplus, is the biggest obstacle of socio-financial growth of rural poor. But the co-operatives services once established, all members may get equal access of outcome without any outer interaction.

Co-operatives are the path forward to initialize the entrepreneurial activities through its member and by its member. This is the way to bring more innovation and autonomy under a co-

operatives system and earn profits with less risk, since the investment is less, just to support micro-business settlement. Karthikeyan (2012) describes that how co-operative services has great deal to inject entrepreneurial attitudes in its member by distributing micro-credits and axillary supports. The author suggested to adopt bureaucratic mode of operation in functioning of co-operatives and community orientation. The author has taken case from ethical banking system to encourage entrepreneurship by mobilizing micro-credit and rural community together. The approach absorbed by the UK Co-operatives Bank is combination of business activities with social purpose. With the efforts on rapid small or cottage industrial development the bank evolved the unique idea to meet the social and community need.

To consider the role of co-operatives towards individuals business Taimni (1998) has written:
"…. individual members take to entrepreneurship i.e. scan the environment, identity, and seize opportunities, assume risks, deploy their own innovation, invest and derive benefits. The role of co-operatives is confined here to provide support services including essential advisory, so the risk related losses are minimized and links between a member's enterprise and external agents and markets are effectively established." The author also indicated to retain the cultural and ethnic identity village based small enterprise is requiring to be emerged. In this context the effects by the government and its mechanism need to implement necessary intervention.

In India the tribal co-operatives and micro-credit facilities has been incorporated through different project. Since this nation is the 2nd largest home of indigenous people in the world, it was necessary to set-up programme towards social and financial inclusion of tribes. LAMPS could be the unique example of this effort. Bhuyan, Sahu & Hathy (2013) conducted their study on LAMPS in Mayurbhang district of Orrisa, where they made observation on tribal development under co-operatives. Though the study reflects the development of the taken district and tribal people, but at the same time its shows the challenges faced by the project due to less variation in consumption of members. Though fund utilization through LAMPS has important contribution in tribal area development, whereas it is granted that 75% of total fund collected is to be spend on income generation programme and micro-credit. The LAMPS of Mayurbhang is failed to achieve the goal.

With the similar concern Tripathy and Samantaray (2008) has taken their view, that the sickness of LAMPS has been increased over the years till the recent time. The involvement of tribal are

less in the activities and it is require to restructuring the LAMPS in terms of organizationally and financially. Moreover though the diversification of activities specially in delivering micro-credit is being initialized, but the proper support system and marketing of products is lacking behind, which one of the prominent obstacle to promoting entrepreneurship. The Self Help Groups with linkage with financing banks may be encourage among the tribe to reduce the economic loses. The procurement activities with the line organization is not being modified and their study found an unexpected gap between LAMPS and its marketing coordination, that increasing the chances of middlemen induced exploitation.

5. Gap Figured Out in Related Literature and Research Questions:

All the reviews and theoretical framework established in the context of present study, the fact is being seen is less study has considered measuring the entrepreneurial attribute under tribal co-operatives by expanding the opportunity to borrow micro-credits, and reforming the socio-economic status of tribes. Literature shows the existing poverty, lack of leadership, the effect of corporate involvement and dependency of tribes, distribution of micro-credit and inability to utilize fund. But at the same time those literature and related research considered the prospect of entrepreneurship and family farm development would be potential instrument under tribal co-operatives, since the tribes have convenience resources and traditional products to be marketed. Moreover the agricultural produce and minor forest produces are having potential marketability, which can be facilitated by developing entrepreneurship through tribal co-operatives. But in practical the tribal region has been under developed and still tribal are existing with poverty, unemployment, insecure social position and unawareness. Whereas the entrepreneurship may enhance the self-determination and self-employment of the tribes. Literatures established that in India LAMPS is one of the significant project of tribal co-operation and elaborating the business opportunities. But it is experienced that the LAMPS in various places are lacking behind to achieve the proper fund utilization and promote micro-credit to its members to begin potential micro or small enterprise, though the LAMPS is negotiating with the market and getting fair price of the produces for the tribes. Hence there is a clear gap which need to be redressed and will be possible by undertaking different studies and reframing policies.

The above discussion leads to raise significant questions to be enquired through the present study. Those research questions will helps to frame objectives of the taken study, are mentioned below:

I. What are the progresses of financial activities under LAMPS in selected districts?
II. How micro-credits and banking services extending economic participation of tribal members under LAMPS?
III. How all financial services delivered by LAMPS enable the tribal to lead a quality of life as per basic human needs, well-being and opportunity?
IV. What are the factors effecting members of LAMPS to get benefit of financial services in improving their quality life?
V. How Social Work interventions at grass root level could be incorporated towards the advancement of the tribal, to meet the efficient implementation of LAMPS and strengthening the micro-credit distribution in promoting financial inclusion?

6. Relevance of the Study:

The proposed study will be significant to area of financial inclusion through credit co-operatives in sustainable tribal development. The study will intending to discover the gap between existing planning and process and the actual need towards reshape the delivery of micro-credit. The financial insight and opportunity is to be evaluated by the proposed study in tribal development under co-operatives services. The study will contribute to figure out the path ahead in enhancing the income generation and investment opportunity of tribal people to practice their basic choices and enhance quality of life. The study will focus on the livelihood and life of tribal under LAMPS and find the fact which could be incorporated in the functioning of the LAMPS and its implementation. The study will be measuring the importance of Social Work and Social Work methods which bring the academic as well as field based insights to the social worker. To assessing the attribute of micro-credit in reinforcing the financial activities by the study, will be helps the government and any other organization to review their process and strategies in rural or tribal development.

7. Objectives of the Study:

To incorporate proper directions and effectiveness of the present study, rational objectives are being framed below based on research question:

I. To assess the instruments and activities has been promoting financial inclusion by LAMPS of Jalpaiguri and Darjeeling districts.
II. To illustrate the potentiality of micro-credit and banking in expanding small entrepreneurship, agricultural activities, house farm and other economic activities under LAMPS of Jalpaiguri and Darjeeling districts.
III. To evaluate the efficiency of financial services in accessing investment, insurance and other economic benefits to the members of LAMPS.
IV. To analyze the prospects of financial services to enable tribal to lead a quality life under LAMPS of Jalpaiguri and Darjeeling districts.
V. To identify the significant social work interventions could be undertaken for the members to strengthening financial facility with better access and benefits in improving life under LAMPS of Jalpaiguri and Darjeeling districts.

8. Methodology:

Methodology is a way to systematically solve the research problem. Methodology is how research is done systematically. It guides the researcher step by step in his research process, in studying his research problem along with logic behind them (Kothari, C.R., 2004).

7.1. Universe of the Study:

Tribal living under the recognition of LAMPS in Jalpaiguri and Darjeeling districts of West Bengal will be the universe of the proposed study, which is total of 27,651 tribal people, as the study is concerned into the development of tribal under LAMPS activities. According to LAMPS the study will focus on Baradighi and Matiali Thana of Jalpaiguri district and Kharibari Phansidewa and Sidhu-Kanu Birsha of Darjeeling district, because of largeness and different groups of tribal dwelling. But in wider consideration of the universe will be the whole state of West Bengal, which would be reflected by the narrower universe of the study.

7.2. Sample Design of the Study:

The present study will consider the purposive random sampling, since the study has been taken the whole state as under consideration, but the districts has been selected as the diverse and larger number of tribal population. Where the researcher takes two districts of West Bengal state and from those districts two LAMPS will be selected for the study from each district. In this total number of four LAMPS to be undertaken for the present study.

7.3. Sample Size:

The sample size has been determined as consideration of ± 5% or .05 of margin of error (confidence interval) at the confidence level of 95%. The expected variance is considered as .5 Standard Deviation, since the survey has not been administrated and the sample universe is large in number. The equation applied to determine the sample size with the adopted confidence level and confidence interval is **Z score*σ *(1- σ) / confidence interval** [Z score of 95% of confidence level 1.96]. As per the equation the optimum sample size will be 1.96*.5 (1- .5)/ .05 = 384.16 or 384 samples.

As the applied equation the optimum sample size will be 384 and the study will be conducted on four LAMPS. Therefore the total number of sample is to be distributed in four LAMPS. According to the consideration 96 (384/4) respondents will be interviewed from each LAMPS. The sample size will be distributed in both gender male and female members of the LAMPS. Apart from that the to understand authority perspectives the study will considered two officials from each LAMPS, which is why the total number of officials will be 8.

7.4. Research Design:

The study seeks to determine the existing facts and incidents or performances under the LAMPS activities. The research study intends to conduct experience survey and find new insight into hypothesis, may add new ideas to the problem, since the studies are limited in the field of LAMPS and financial inclusion. Besides that the research will gather existing facts on the activities of LAMPS to fulfill certain objectives. The researcher will not access any prior information and knowledge to the present study and moreover the researcher does not have any control over the variables of the study. In this context the study considered the Explorative-

Descriptive research design as to be adopted. The designs will help the researcher to develop planned statistical instruments, structured data and sample to conduct the study as well as ground for further research.

7.5. Methods Involves in the Study:

To conduct the study in systematic way and to adopt proper analysis or interpretation the researcher will undertake few methods to collect data. Significantly the study will consider survey method, but simultaneously the observation and interview methods will be incorporated into the study to get reliable insight.

7.6. Scale:

To develop adequate questioner the researcher will use five point Likert type scale and dichotomous type single or multiple scale. The Likert scale contains Strongly disagree, Disagree, Uncertain, Agree and Strongly agree as rating points to measure the attitude of respondents.

7.7. Variables:

The study will use awareness, micro-credit, banking, skill development, income and marketing of product as independent variables and micro-finance distribution, inclusion and quality of life as dependent variables.

7.8. Hypothesis of the Study:

i. Micro-credit distribution by LAMPS has impact on increasing rate of formal money-lending of tribal.
ii. Financial services of LAMPS such as micro-credits, banking, financial literacy etc. are associated to the agricultural enhancement rather promoting other economic opportunities like small firm, enterprise and cottage industry, which are limiting the choices of people.

7.9. Data Collection:

The study is being depends upon both primary and secondary date, where the secondary data will be collected from the different available literature and web resources including books, journal, newspapers, government and others reports, previous studies conducted on related field of present research, websites, virtual library etc.

The primary sources of data will be mostly depends on information to be given by respondents of the study. Apart from that the researcher considered the methods of photography, videography and observation in the field of study as important sources of secondary data.

7.10. Tools of Data Collection:

The researcher will use basically interview schedule to conduct the data collection survey. But to collect data from secondary respondents such as LAMPS officials the interview guide to be adopted as the tool of data collection. Both tools will be framed by the researcher as require for the proposed study. Beside the study incorporate Focus Group Discussion with the members of LAMPS to elaborate the qualitative approach of the study.

7.11. Analysis & Interpretation:

The mix-methods or qualitative and quantitative both approaches will be instrumented to analyze and interpret the data collected from the respondents. It involves editing and evaluating of primary data. Statistical measurements will be incorporated to establish relationship of different variables of the proposed research, preceded by classification of data. To test hypothesis the study will adopt Chi-Squire test and ANOVA. To understand the characteristics of sample the study will undertake standard deviation and other sampling distributions as will required.

7.12. Tentative Chapters:

i. Chapter I- Introduction
ii. Chapter II- Reviews of literature
iii. Chapter III- Methodology
iv. Chapter IV- Data Analysis
v. Chapter V-Findings

vi. Chapter VI- Recommendations

7.13.Time Frame:

Stage One: Research Training, Literature Review, and one year to be taken.

Stage Two: Developing and Piloting of tools to be used, Continuing Literature review, and Gathering Secondary data. One year to be taken to assemble the period.

Stage Three: Primary data collection and tabulation, supplementation of literature review. It involve around 6 to 8 mounts.

Stage Four: Analysis of data and Report writing may take another one year.

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